



Stella Creasy MP

Working For Walthamstow



The Rt Hon George Eustice MP
Secretary of State for Environment, Food and Rural Affairs
Department for Environment, Food and Rural Affairs
Nobel House
17 Smith Square
London
SW1P 3JR

3 August 2021

Dear George

I am writing to you regarding the Government's proposals for assistance with flood insurance, following the flash floods in Walthamstow and elsewhere in London on the 25th of July. While flooding such as this fortunately remains a rare occurrence, it is likely that we will see more extreme weather events over the coming years as a direct result of climate change.

In addition to the risk to life and property that these floods pose, even historic floods can cause residents and businesses significant difficulty due to increasing insurance premiums. I understand that there are currently proposals under consideration which would mean local flood defences are considered when calculating premiums, including whether a tenant or property owner has their own flood defences, such as flood boards.

Given the importance of these changes to Walthamstow residents, I would be grateful if you could provide clarity on whether these changes will be introduced, and what measures will need to be put in place for residents and businesses to access lower insurance premiums. In particular I would welcome further details on what impact any collective local measures will have e.g. those provided by local Councils or organisations such as Thames Water in communities at risk of increased flooding in the calculation of premiums and what expectations the Government has of such organisations to act.

Can you also confirm whether the support for insurers will be available retrospectively, to enable my constituents and others affected by recent floods to access support to protect their homes in future. This will be crucial to ensuring that all properties at risk of flooding are afforded better protection against an increasing risk of extreme weather.

You have also said that the Government will be taking steps to increase uptake of flood insurance. As the Independent Review of Flood Insurance found in 2020, there is a correlation between income and the likelihood of having flood insurance. I am concerned that additional steps to provide lower premiums to those with flood defences may further disadvantage those on lower incomes as they cannot afford the upfront investment.

Can you therefore confirm that the Government will be taking steps to ensure that all residents at risk of flooding are supported to put in place their own flood defences, including by providing funding to purchase new interventions which would enable them to reduce their insurance premiums and so make such insurance accessible for those on low incomes.

Given the importance of these issues, I look forward to your prompt response.

Yours sincerely

A handwritten signature in blue ink that reads "Stella Creasy". The signature is written in a cursive style with a large, looping 'S' at the beginning and a long, sweeping tail at the end.

Stella Creasy
Labour and Co-operative MP for Walthamstow